



Order Filed on December 4,
2017 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
MIDDLEBROOKS SHAPIRO, P.C.
841 Mountain Avenue, First Floor
Springfield, New Jersey 07081
(973) 218-6877
nascondiglio@middlebrooksshapiro.com
Angela Nascondiglio, Esq.
Attorneys for Chapter 13 Debtor,
Richard F. Polese

In Re:

RICHARD F. POLESE,

Chapter 13 Debtors.

Case No. 17-11222 (SLM)

Adv. No.:

Judge: Honorable Stacey L. Meisel

**ORDER APPROVING LOAN MODIFICATION PURSUANT TO 11 U.S.C. § 364, 11 U.S.C. § 105(a),
FED. R. BANKR. P. 4001(c) AND D.N.J LBR 4001-3(b); AND FOR RELATED RELIEF**

The relief set forth on the following page, numbered two (2) through two (2), is hereby **ORDERED**.

DATED: December 4, 2017

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.
Honorable Stacey L. Meisel
United States Bankruptcy Judge

Caption of Order: Order Approving Loan Modification Pursuant to 11 U.S.C. § 364, 11 U.S.C. § 105(a), Fed. R. Bankr. P. 4001(c) and D.N.J LBR 4001-3(b); and for Related Relief
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Upon consideration of the Motion of Chapter 13 debtor Richard F. Polese (the “Debtor”) for Order Approving Loan Modification Pursuant to 11 U.S.C. § 364, 11 U.S.C. § 105(a), Fed. R. Bankr. P. 4001(c) and D.N.J LBR 4001-3(b); and for Related Relief (the “Motion”), and good cause appearing therefore, it is hereby

ORDERED, that the Debtor’s Motion in connection with the Debtor’s residence located at 10 Colonial Drive in Scotch Plains, New Jersey 07076 (the “Residence”) shall be and is hereby granted; and it is further,

ORDERED, that the Debtor is hereby authorized to enter into a loan modification agreement on the first mortgage on their Residence with Ocwen Loan Servicing, LLC, servicer for U.S. Bank National Association (the “Creditor”); and it is further,

ORDERED, that per the terms of the final loan modification, as set forth in the underlying pleadings and exhibits, are hereby approved; and it is further,

ORDERED, that this Order does not alter or affect the status or priority of any other existing liens on the Residence that is the subject of the loan modification; and it is further,

ORDERED, that within thirty (30) days from consummation of the loan modification the Creditor shall amend its Proof of Claim; and it is further,

ORDERED, that within thirty (30) days from the date of this Order, the Debtor shall amend the Chapter 13 Plan and Schedule J as necessary to reflect financial changes stemming from the loan modification; and it is further,

ORDERED, that the fourteen (14) day period under Fed. R. Bankr. P. 6004 is hereby waived.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Richard F Polese
Debtor

Case No. 17-11222-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2017.

db +Richard F Polese, 10 Colonial Drive, Scotch Plains, NJ 07076-2904

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jessica M. Minneci on behalf of Debtor Richard F Polese jminneci@middlebrooksshapiro.com
Justin Plean on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION jplean@rasflaw.com,
bkyecf@rasflaw.com/ras@ecf.courtdrive.com
Marie-Ann Greenberg magecf@magtrustee.com
Melinda D. Middlebrooks on behalf of Debtor Richard F Polese
middlebrooks@middlebrooksshapiro.com, melindamiddlebrooks@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6